U.S. Army Criminal Investigation Command

Identity Theft Briefing

Identity Theft

- What is identity theft
- How they do it
- Preventive actions
- Internet & on-line services
- Credit reports (Who to contact)
- Steps for victims
- Reporting identity theft
- Complaints
- Bottom line

What Is Identity Theft

- Acquiring key pieces of someone's identifying information in order to impersonate them
  - Name
  - Address
  - Date of birth
  - SSAN
  - Mother's maiden name

What Is Identity Theft

- **Purpose**
  - Take over financial accounts
  - Open new bank accounts
  - Apply for loans
  - Apply for credit cards
  - Apply for social security benefits
  - Purchase property (autos, etc)
  - Rent property (apartments, etc)
  - Establish services (phone, utilities, etc)

How They Do It

- Use low and high tech methods
- Shoulder surfing at ATMs
- Steal your mail
- Dumpster diving
- Corrupting postal employees
- Check creation software

Preventive Actions

- Promptly remove mail from mail box
- Deposit outgoing mail in post office collection mail boxes
  - Do not leave in unsecured mail receptacles
- Never give personal information over the telephone unless you initiated the call
- Shred pre-approved credit card applications, credit card receipts, bills and other financial information

Preventive Actions

- Empty your wallet/purse of extra credit cards and identification
- Order your credit report from the 3 bureaus and review each year
- Never leave receipts at bank machines, bank windows, gas pumps, etc
- Memorize SSAN and important passwords
- Sign all new credit cards upon receipt

Preventive Actions

- Save all credit card receipts to match against monthly bills
- Be conscious of normal receipt times for financial statements
  - Contact sender if they are not on time
- Notify credit card companies and financial agencies in advance of any change of address or phone number
- Never loan your credit cards to anyone
- Never put account numbers on post cards or on the outside of envelopes

Preventive Actions

- If an applied for credit card does not arrive quickly, call the issuing agency
- Report all lost or stolen credit cards immediately
- Know your expiration dates
- Beware of mail or telephone solicitations disguised as promotions offering instant prizes or awards
  - They may be designed solely to obtain your personal information or credit card numbers

Internet & On-Line Services

- **Use caution when disclosing checking account numbers, credit card numbers or other personal financial data at any web site or on-line service location**

- **When you subscribe to an on-line service, you may be asked to give credit card information**
  - **When you enter an interactive site, beware of con artists who may ask you to "confirm" your enrollment by disclosing passwords or credit card numbers**

Credit Reports

- **Who to contact:**

Equifax
PO BOX 105873
Atlanta,
GA 30348-5873
Telephone #
1-800-997-2493

TransUnion
PO BOX 390
Springfield,
PA 19064-0390
Telephone #
1-800-916-8800

Experian Information Solutions (Formerly TRW)
PO BOX 949
Allen,
TX 75013-0949
Telephone #
1-800-397-3742

Action Steps for Victims

- Contact all creditors by phone & in writing, to inform them of problem
- Call your local police and your nearest Postal Inspection Service and/or US Secret Service office
- Contact the Federal Trade Commission to report the problem
- Call each of the 3 credit bureaus' fraud units to report identity theft
  - Initiate a Fraud Alert/Victim Impact report

Action Steps for Victims

- Alert your bank to flag your accounts and to confirm any unusual activity
- Request a PIN change and new password
- Keep a log of all contact and make copies of all documents
- Contact the Social Security Administration's Fraud Hotline
- Contact the state office of the Dept. of Motor Vehicles to see if another license was issued in you name
  - If so, request a new license number and fill out a complaint with DMV

Report Identity Theft To

- **Equifax Credit Bureau**
  - **1-888-766-0008**
  - **www.equifax.com**
- **Experian Information Solutions**
  - **1-888-397-3742**
  - **www.experian.com**
- **TransUnion Credit Bureau**
  - **1-800-680-7289**
  - **www.transunion.com**

Report Identity Theft To

- **Federal Trade Commission**
  - **1-877-438-4338**
  - **www.ftc.gov**
- **Social Security Administration**
  - **1-800-772-1213**
  - **www.ssa.gov**
- **CID**
  - **(703) 806-0294/5/6**
  - **DSN 656-0294/5/6**
  - **Crime.tips@belvoir.army.mil**

Complaints Per Year

1992 → 35,000

1998 → 550,000

2005 → 2 Billion Est.

Bottom Line

Identity Theft is becoming more common every day

- **It can cause great personal inconvenience and embarrassment**
- **It can destroy your credit and impact your future**

YOU

END UP HAVING TO PROVE YOUR INNOCENCE

Need More Info?

FTC: www.consumer.gov/idtheft

FBI: www.ifccfbi.gov

ID Theft Resource Ctr: www.idtheftcenter.org

Privacy Rights Clearing House: www.privacyrights.org

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